

**IN THE CLAIMS:**

1. (previously amended) A protective pad assembly including:
  - a base layer that covers an area to which protective layers are to be applied, the base layer including integral fasteners on at least one internal or outwardly facing surface; and
  - a plurality of protective layers that consist of protective material with integral fasteners on the respective surfaces thereof, the respective layers of the plurality of protective layers being smaller than the base layer and sized to cover regions of the base layer that correspond to locations of particular nerves, bones or other physical structures within the area covered by the base layer, the plurality of layers being arranged relative to the base layer to provide a selected number of protective layers to selected locations that correspond to particular nerves, bones or other physical structure within the area covered by the base layer, the protective layers being configured to fasten to the base layer and to one another to provide at a given selected location the protection of a desired number of layers and to provide at any other selected locations as needed the protection of the same or a different number of layers.
2. (original) The assembly of claim 1, further comprising:
  - a cover layer that includes a smooth outer surface and an inner surface with fasteners that secure the cover layer in place relative to an outermost protective layer.
3. (withdrawn) The assembly of claim 2 wherein at least one of the protective layers or the cover layer includes an outer surface made of a bullet-proof material.
4. (original) The assembly of claim 2 wherein at least one of the protective layers or the cover layer is waterproof.

5. (original) The assembly of claim 1 wherein the protective material is padding.
6. (original) The assembly of claim 5 wherein the padding is closed cell foam.
7. (original) The assembly of claim 1 wherein the protective material is a gel pad.
8. (original) The assembly of claim 1 wherein the protective material is a hot or cold pack.
9. (original) The assembly of claim 1 wherein the protective material is a thermal resistant material.
10. (original) The assembly of claim 1 wherein the protective material for one or more of the protective layers consists of or includes a rigid material.
11. (original) The assembly of claim 10 wherein the rigid material is a splint.
12. (original) The assembly of claim 1 wherein at least one of the plurality of protective layers extends past the area covered by the base layer.
13. canceled
14. (original) The assembly of claim 1 wherein the integral fasteners on the surfaces of the base layer and protective layers are hooks or loops used in a hook and loop fastening system.
15. (withdrawn) The assembly of claim 1 wherein the protective pad assembly is portable.
16. (withdrawn) The assembly of claim 15 wherein the base layer is a slip-on cover.

17. (withdrawn) The assembly of claim 15 wherein the base layer fits over the butt of a gun.
18. (withdrawn) The assembly of claim 15 wherein the base layer fits over a bicycle seat.
19. (original) The assembly of claim 1 wherein the base layer is incorporated into clothing.
20. (original) The assembly of claim 19 wherein the clothing is made from the base layer.
21. (original) The assembly of claim 1 wherein the protective pad assembly is adapted to protect a part of the body.
22. (previously amended) The assembly of claim 1 wherein the protective pad assembly protects a hand and the base layer extends over the palm and encircles the thumb and the protective layers are sized to protect the median nerve, the thumb or other selected locations.
23. (withdrawn) The assembly of claim 21 wherein the protective pad assembly protects a knee.
24. (withdrawn) The assembly of claim 21 wherein the protective pad assembly protects a chest.